

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 21-10137-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Ramon Torres
245 Lake Street, Apt. 1
Newark, NJ 07104

Social Security No.:
xxx-xx-9954

Employer's Tax I.D. No.:

NOTICE OF ORDER DISMISSING CASE

NOTICE IS HEREBY GIVEN that an Order Dismissing the above captioned Case was entered on 12/20/22.

Any discharge which was granted in this case is vacated. All outstanding fees to the Court incurred by the dismissed debtor(s) are due and owing and must be paid within seven (7) days from the date of this Order.

This dismissal may mean that the debtor is ineligible to file another bankruptcy petition for 180 days under 11 U.S.C. § 109(g).

Dated: December 20, 2022
JAN: mcp

Jeanne Naughton
Clerk

In re:
Ramon Torres
Debtor

Case No. 21-10137-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Dec 20, 2022

User: admin
Form ID: 148

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 22, 2022:

Recip ID	Recipient Name and Address
db	+ Ramon Torres, 245 Lake Street, Apt. 1, Newark, NJ 07104-5645
519068499	+ DEPENDABLE CREDIT CORP, PO BOX 686, ARDSLEY, NY 10502-0686
519068502	+ Nilda Gomez, ATTN: Essex County Child Support, 212 Washington Street, Newark, NJ 07102-2904
519068505	#+ PERFECTION COLLECTION, ATTN: BANKRUPTCY DEPARTMENT, 313 E 1200 S, SUITE 102, OREM, UT 84058-6910
519127266	UMB Bank, National Association, PO Box 814609, Dallas, Tx 75381-4609

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 20 2022 20:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 20 2022 20:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519188059	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 20 2022 20:34:00	BRAVO Residential Funding Trust 2021-B, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519068493	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Dec 20 2022 20:34:00	CALIBER HOME LOANS, ATTN: CASH OPERATIONS, PO BOX 24330, OKLAHOMA CITY, OK 73124-0330
519068494	+ EDI: CAPITALONE.COM	Dec 21 2022 01:34:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519068497	+ EDI: WFNNB.COM	Dec 21 2022 01:34:00	COMENITY BANK/THE CHILDRENS PLACE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519114621	+ EDI: AIS.COM	Dec 21 2022 01:34:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519068501	Email/Text: ECF@fayservicing.com	Dec 20 2022 20:34:00	FAY SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 809441, CHICAGO, IL 60680
519071849	EDI: AGFINANCE.COM	Dec 21 2022 01:34:00	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
519068503	+ EDI: AGFINANCE.COM	Dec 21 2022 01:34:00	ONEMAIN FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3251, EVANSVILLE, IN 47731-3251
519068504	+ Email/Text: bankruptcy@onlineis.com	Dec 20 2022 20:34:00	ONLINE COLLECTIONS, ATTN: BANKRUPTCY, PO BOX 1489, WINTERVILLE, NC 28590-1489
519330503	EDI: PRA.COM		

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519068506	+ EDI: WFFC2	Dec 21 2022 01:34:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519068507	+ Email/Text: bankruptcynotice@westlakefinancial.com	Dec 21 2022 01:34:00	WELLS FARGO BANK NA, ATTN: BANKRUPTCY, 1 HOME CAMPUS MAC X2303-01A, DES MOINES, IA 50328-0001
519130410	Email/PDF: resurgentbknotifications@resurgent.com	Dec 20 2022 20:34:00	WESTLAKE FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 76809, LOS ANGELES, CA 90076-0809
		Dec 20 2022 20:45:18	Westlake Services, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519188060	*+	BRAVO Residential Funding Trust 2021-B, Serviced by Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
519068495	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519068496	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
519068498	*+	COMENITY BANK/THE CHILDRENS PLACE, ATTN: BANKRUPTCY, PO BOX 182125, COLUMBUS, OH 43218-2125
519068500	*+	DEPENDABLE CREDIT CORP, PO BOX 686, ARDSLEY, NY 10502-0686
519330504	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court: Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 0 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 22, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 20, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BRAVO Residential Funding Trust 2021-B dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Emmanuel J. Argentieri	on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity, but solely as trustee of Citigroup Mortgage Loan Trust 2018-C bk@rgalegal.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Ramon Torres ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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